

## Electronic Acknowledgement Receipt

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<b>Application Number:</b>	10709697
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	3696
<b>Title of Invention:</b>	DETERMINATION OF RISK FACTORS FOR USE IN A CARD REPLACEMENT PROCESS
<b>First Named Inventor/Applicant Name:</b>	Kenneth William Austin
<b>Customer Number:</b>	66569
<b>Filer:</b>	Lawrence A. Stahl/Talaya Myers
<b>Filer Authorized By:</b>	Lawrence A. Stahl
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<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

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### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		AF03292101850USB401.pdf	26560 <small>09c5c8b578ae685c123824d612a168112d95e1628</small>	yes	9

	Multipart Description/PDF files in .zip description		
	Document Description	Start	End
	Amendment After Final	1	1
	Claims	2	5
	Applicant Arguments/Remarks Made in an Amendment	6	9

**Warnings:**

**Information:**

<b>Total Files Size (in bytes):</b>	26560
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**New Applications Under 35 U.S.C. 111**

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

**National Stage of an International Application under 35 U.S.C. 371**

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

**New International Application Filed with the USPTO as a Receiving Office**

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.